

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert E Brady  
 Debtor

Case No. 18-12453-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db	+Robert E Brady, 2829 S Sydenham Street, Philadelphia, PA 19145-4920
tr	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
14090238	+KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14090240	+Philadelphia Traffic Court, P.O. Box 12866, Philadelphia, PA 19176-0866
14090241	Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: dmol60west@gmail.com May 10 2018 02:47:58 DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
smg	E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:07 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 10 2018 02:48:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 10 2018 02:48:43 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14090235	+E-mail/Text: bkmailbayview@bayviewloanservicing.com May 10 2018 02:48:59 Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor, Miami, FL 33146-1873
14090236	E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:07 City of Philadelphia, Department of Revenue, P.O. Box 148, Philadelphia, PA 19105-0148
14090237	+E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:07 City of Philadelphia, Dept. of Revenue, Municipal Services Building Concourse, 1401 John F. Kennedy Blvd., Philadelphia, PA 19102-1617

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14090239	Mayfair Credit Union
aty*	+FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

DAVID M. OFFEN	on behalf of Debtor Robert E Brady	dmol60west@gmail.com, davidoffenecf@gmail.com
FREDERICK L. REIGLE		ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE	on behalf of Trustee FREDERICK L. REIGLE	ecfmail@fredreiglechl3.com, ecf_frpa@trustee13.com
KEVIN G. MCDONALD	on behalf of Creditor	Bayview Loan Servicing, LLC, A Delaware Limited Liability Company bkgroup@kmlawgroup.com
PAMELA ELCHECH THURMOND	on behalf of Creditor	City of Philadelphia pamela.thurmond@phila.gov, karena.blaylock@phila.gov
United States Trustee		USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1	<b>Robert E Brady</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-12453-jkf</b>		
	Social Security number or ITIN	<b>xxx-xx-5019</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 4/13/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Robert E Brady	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2829 S Sydenham Street Philadelphia, PA 19145	
<b>4. Debtor's attorney</b> Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: <a href="mailto:dmo160west@gmail.com">dmo160west@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office --- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/9/18

**For more information, see page 2**

Case number 18-12453-jkf

**Location:**  
Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 8/7/18**

**Filing deadline: 10/10/18**

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$175.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**7/18/18 at 09:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.